

## REQUEST FOR CONTINUED EXAMINATION(RCE)TRANSMITTAL (Submitted Only via EFS-Web)

Application Number	10/678,407	Filing Date	2003-10-03	Docket Number (if applicable)	MM 4641-RCE	Art Unit	3692
First Named Inventor	Teruhiko Fujisawa			Examiner Name	Nancy T. Mehta		

**This is a Request for Continued Examination (RCE) under 37 CFR 1.114 of the above-identified application.**

Request for Continued Examination (RCE) practice under 37 CFR 1.114 does not apply to any utility or plant application filed prior to June 8, 1995, or to any design application. The Instruction Sheet for this form is located at WWW.USPTO.GOV

### SUBMISSION REQUIRED UNDER 37 CFR 1.114

Note: If the RCE is proper, any previously filed unentered amendments and amendments enclosed with the RCE will be entered in the order in which they were filed unless applicant instructs otherwise. If applicant does not wish to have any previously filed unentered amendment(s) entered, applicant must request non-entry of such amendment(s).

☐ Previously submitted. If a final Office action is outstanding, any amendments filed after the final Office action may be considered as a submission even if this box is not checked.

☐ Consider the arguments in the Appeal Brief or Reply Brief previously filed on \_\_\_\_\_

☒ Other RCE with Preliminary Amendment

☒ Enclosed

☐ Amendment/Reply

☐ Information Disclosure Statement (IDS)

☐ Affidavit(s)/ Declaration(s)

☒ Other Preliminary Amendment

### MISCELLANEOUS

☐ Suspension of action on the above-identified application is requested under 37 CFR 1.103(c) for a period of months \_\_\_\_\_  
(Period of suspension shall not exceed 3 months; Fee under 37 CFR 1.17(i) required)

☐ Other \_\_\_\_\_

### FEES

**The RCE fee under 37 CFR 1.17(e) is required by 37 CFR 1.114 when the RCE is filed.**

☒ The Director is hereby authorized to charge any underpayment of fees, or credit any overpayments, to Deposit Account No 504581

### SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED

☒ Patent Practitioner Signature

☐ Applicant Signature

Doc code: RCEX

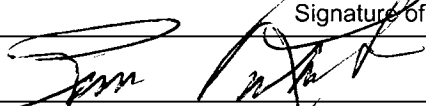
Doc description: Request for Continued Examination (RCE)

PTO/SB/30EFS (03/08)

Approved for use through 07/31/2008. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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Signature of Registered U.S. Patent Practitioner			
Signature		Date (YYYY-MM-DD)	2008-07-08
Name	Eugene Lieberstein	Registration Number	24645

This collection of information is required by 37 CFR 1.114. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450.

*If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.*

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**IN THE MATTER OF:**

Teruhiko Fujisawa, et al

**CONFIRMATION NO.:** 9999

FILED: October 3, 2003

**GROUP ART UNIT:** 3692

**SERIAL NO.** 10/678,407

**EXAMINER:** Nancy T. Mehta

**FOR:** INFORMATION PROCESSING SYSTEM, INFORMATION PROCESSING  
METHOD, AND RECORDING MEDIUM FOR AN INFORMATION  
PROCESSING PROGRAM

**PRELIMINARY AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Arlington, Virginia 22313-1450

SIR:

This preliminary amendment is being filed concurrently with the filing of an RCE in connection with the above-identified application. Applicant respectfully requests that any insufficient fees be deducted from our deposit account 504581.

Please amend the application as follows:

### IN THE CLAIMS

The following is a listing of the claims in the application with claim 1 shown as amended and claim 6 as cancelled.

#### LISTING OF CLAIMS

1. (currently amended) A data processing system for processing and storing information relating to purchases made by a credit card user having one or more credit cards comprising:

a portable storage device independent of the credit card used to make a credit card purchase, said storage device having a rewritable nonvolatile memory unit for storing credit card usage information of purchase transactions by the credit card user for each of said one or more credit cards;

a first data processing device for running a write process for generating card usage information for a payment made with a credit card when a credit card is used to make a purchase, and writing the credit card usage information to the portable storage device; and

a second data processing device under the control of the credit card user comprising a processor for running a read process to read card usage information for each credit card written to the portable storage device; and

wherein the card usage information includes a payment deadline for the credit card used for purchases; and

the second data processing device further comprises an input unit for specifying a billing month for the credit card,

the storage unit of the second data processing device further storing balance data for the settlement account, and

wherein the processor of the second data processing device includes means for calculating the total of payment amounts included within the payment deadline in the billing month specified using the input unit, comparing the total of payment amounts included within the payment deadline in the specified billing month with the account balance, and determining and reporting if the settlement amount due from the settlement account can be debited.

2. (previously amended) A data processing system according to claim 1 further comprising means for enabling the portable storage device to communicate wirelessly with said first and/or second data processing device.

3. (original) A data processing system according to claim 2, wherein the card usage information includes a payment amount and credit card number for the credit card used to make a purchase; and

wherein the processor of the second data processing device executes a transaction management process based on the card usage information read by the read

process for grouping and sorting payment amounts by credit card number and for executing a calculation process for calculating totals for the sorted payment amounts.

4. (original) A data processing system according to claim 3, wherein the card usage information further includes a payment deadline for the credit card used for purchases; and

the second data processing device further comprises an input unit for specifying a billing month for the credit card,

wherein the processor of the second data processing device includes means for calculating the total of payment amounts included within the payment deadline in the billing month specified using the input unit.

5. (original) A data processing system according to claim 2, wherein the card usage information includes a payment amount and credit card number for the credit card used to make a purchase; and

the second data processing device further comprises a storage unit for storing an account number for a settlement account for the credit card used for purchases, and

wherein the processor of the second data processing device executes a transaction management process based on the card usage information read by the read process for grouping and sorting payment amounts by the account number and executes a calculation process for calculating totals for the sorted payment amounts.

6. (cancelled).

7. (original) A data processing system according to claim 1, wherein the portable storage device includes means for contactlessly reading and writing the card usage information from said

first data processing device and said second data processing device respectively.

8. (original) A data processing system according to claim 3, wherein the card usage information includes a product name for which payment was made or a store name to which payment was made, and

wherein the second data processing device includes means for printing or displaying the product name or store name and payment amount read from the portable storage device.

9. (original) A data processing system according to claim 8, wherein the card usage information includes information relating to the payment method of the credit card used to make a purchase, and

wherein the second data processing device includes means for printing or displaying the payment method and payment amount read from the portable storage device.

10. (previously amended) A data processing method for use by a credit card user having one or more credit cards comprising the steps of:

providing the credit card user with a portable storage device having a rewritable nonvolatile memory unit for storing card usage information for each of said one or more credit cards used to make a purchase, with the portable storage device being independent of the credit cards;

generating card usage information for a payment made with one of said credit cards when a credit card is used to make a purchase;

writing the card usage information to the portable storage device;

reading the card usage information for each credit card written to the portable storage device; and

running a transaction management process under the control of the card user based on the read card usage information.

11. (original) A data processing method according to claim 10, wherein the card usage information includes a payment amount and credit card number for the credit card used to make a purchase; and

the transaction management process executes a sorting process for grouping payment amounts by credit card number and a calculation process for calculating totals for the sorted payment amounts.

12. (original) A data processing method according to claim 11, wherein the card usage information further includes a payment deadline for the credit card used for purchases; and

the transaction management process calculates the total of payment amounts included within the payment deadline in a billing month specified by an operator.

13. (original) A data processing method according to claim 10, wherein the card usage information includes a payment amount and credit card number for the credit card used to make a purchase,

the account number of a settlement account for the credit card used to make a purchase is pre-stored, and

the transaction management process executes a sorting process for grouping payment amounts by account number, and a calculation process for calculating totals for the sorted payment amounts.

14. (original) A data processing method according to claim 13, wherein the card usage information further includes a payment deadline for the credit card used



for purchases; and

the transaction management process calculates the total of payment amounts included within the payment deadline in the billing month specified by the operator,

receives the account balance of the settlement account for the credit card used for purchases,

compares the total of payment amounts included within the payment deadline in the specified billing month with the account balance, and

determines and reports if the settlement amount due from the settlement account can be debited.

15. (previously amended) A computer-readable recording medium accessible to a credit card user for storing a computer program which implements a data processing method in a data processing device for reading and writing information to a portable storage device having a rewritable nonvolatile memory unit for storing credit card usage information for each one or more credit cards of said credit card user when used to make a purchase with said computer program including a read program to implement a read process for

reading card usage information from the portable storage device representative of purchases made by one or more of said credit cards; and

including a transaction management program under the sole control of the credit card user for implementing the running of a transaction management process based on card usage information read by the read process.

16. (original) A computer-readable recording medium according to claim 15 wherein the card usage information includes a payment amount and credit card number for the credit card used to make a purchase; and

wherein the transaction management process runs a sorting process for grouping payment amounts by credit card number and a calculation process for calculating totals for the sorted payment amounts.

17. (original) A computer-readable recording medium according to claim 15 wherein the card usage information includes a payment amount and credit card number for the credit card used to make a purchase; and

wherein the transaction management process runs a sorting process for grouping payment amounts by the account numbers of the settlement accounts for the credit cards used for purchases, and a calculation process for calculating totals for the sorted payment amounts.

18. (previously presented) A data processing device accessible for use by a credit card user having one or more credit cards for processing and managing credit card usage of the credit card user based upon credit card information stored in a rewritable nonvolatile memory of a portable credit card device provided to said credit card user independent of said credit cards wherein the data processing device comprises a processor for running a read process to read card usage information from said portable credit card device for said one or more credit cards when used by the credit card user to make a card purchase.

19. (previously presented) A data processing device according to claim 18, wherein the card usage information includes a payment amount and credit card

number for the credit card used to make a purchase; and

wherein the processor of said data processing device executes a transaction management process based on the card usage information read by the read process for grouping and sorting payment amounts by credit card number and for executing a calculation process for calculating totals for the sorted payment amounts.

20. (previously presented) A data processing device according to claim 19, wherein the card usage information further includes a payment deadline for the credit card used for purchase; and

the data processing device further comprise an input unit for specifying a billing month for the credit card,

wherein the processor of the data processing device includes means for calculating the total of payment amounts included within the payment deadline in the billing month specified using the input unit.

**REMARKS**

Applicant wishes to thank the Examiner for the courtesy extended in granting a telephone interview on June 20, 2008 to discuss the outstanding final rejection of the claims.

Applicant has voluntarily elected to further amend claim 1 by incorporating the features of claim 6, where in the credit card usage information includes information involving a payment deadline for each credit card used for making purchases and wherein the second data processing device further comprises an input unit for specifying the billing month for each credit card. In addition, the storage unit of the second data processing device also stores balance data for the settlement account and wherein the processor of the second data processing device also includes means for calculating the total of payment amounts included within the payment deadline in the billing month specified using the input unit and compares the total of payment amounts included in the payment deadline in the specified billing month with the account balance and for determining and reporting the settlement amount due from the settlement account can be debited.

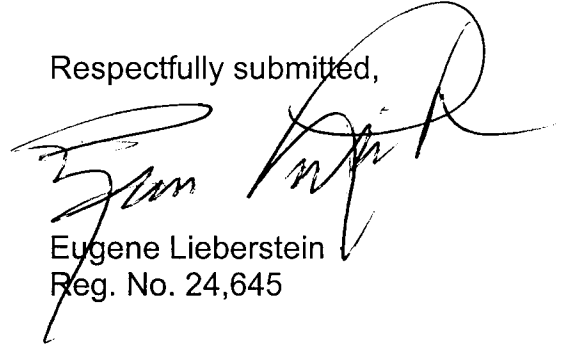
Clearly, there is nothing in the teaching of Nel which would enable Nel or any other cited reference disclosing these features. Accordingly, claim 1 and its dependent claims are now clearly patentable over the cited prior art.

Upon receipt of the comments of the Examiner concerning the amendment to claim 1, further consideration will be given for amending other independent claims

to overcome the outstanding rejection based upon the teaching of Nel alone or in combination with other references.

Reconsideration and allowance of claims 1-5 and 7-20 is respectfully solicited.

Respectfully submitted,



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**MAILING CERTIFICATE**

I hereby certify that this correspondence is being sent to the USPTO via EFS Web to the Commissioner for Patents, P.O. Box 1450, Alexandria VA 22313-1450, MAIL STOP: RCE, on July 8, 2008.



L. Felicetti